



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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MidFirst Bank

In Re:  
Maria D. Quintana  
Debtor.

Order Filed on December 7, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-35170 CMG

Adv. No.:

Hearing Date: 12/07/2022 @ 9:00 a.m.

Judge: Christine M. Gravelle

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

DATED: December 7, 2022

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtor: Maria D. Quintana

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a certification of default as to real property located at 296 Meinzer Street, Perth Amboy, NJ 08861, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Russell L. Low, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 9, 2022, Debtor is due for the November 2022 post-petition payment for a total default of \$3,448.44 ( 1 AO lump sum @ \$2,586.33, 1 @ \$862.11); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$1,724.22 to be received no later than November 22, 2022; and

It is **ORDERED, ADJUDGED and DECREED** that the debtor will make a payment of \$1,724.22 by November 30, 2022; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2022, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees in an amount to be included in a post-petition fee notice, which is to be paid through Debtor's Chapter 13 plan and the certification is hereby resolved.